

Information to identify the case:

Debtor 1	Mary Ann Peterson	Social Security number or ITIN	xxx-xx-5837
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	16-20198-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary Ann Peterson

7/14/21

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mary Ann Peterson
Debtor

Case No. 16-20198-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 14, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2021:

Recip ID	Recipient Name and Address
db	+ Mary Ann Peterson, 81 Elizabeth Street, River Edge, NJ 07661-2007
cr	+ Caliber Home Loans, Inc., Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
516199146	+ Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610
516199147	+ Fein, Such, ,Kahn & Shepard, 7 Century Dive, Ste. 201, Parsippany, NJ 07054-4673
516199149	+ Mattleman, Weinroth & Miller, 401 Route 70 East, Suite 100, Cherry Hill, NJ 08034-2410
516199150	+ Phelan, Hallinan & Diamond, LLP, 400 Fellowship Road, ste. 100, Mount Laurel, NJ 08054-3437
518153911	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516221694	+ Vanz, LLC, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
516199151	+ Vanz, LLC, 577 Hamburg Turnpike, Wayne, NJ 07470-2042

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 14 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 14 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jul 14 2021 20:36:00	Caliber Home Loans, Inc, 3701 Regent Boulevard, Irving, TX 75063-2312
516199145	+ EDI: BANKAMER2.COM	Jul 15 2021 00:28:00	Bank of America, 100 North Tryon Street, Charlotte, NC 28255-0001
516335203	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jul 14 2021 20:36:00	Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
516199148	+ EDI: IRS.COM	Jul 15 2021 00:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516262670	Email/PDF: resurgentbknofications@resurgent.com	Jul 14 2021 20:38:38	LVNV Funding, LLC its successors and assigns as, assignee of Citibank USA, N. A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Vanz, LLC, c/o Fein, Such, Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
518153912	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

District/off: 0312-2

User: admin

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Date Rcvd: Jul 14, 2021

Form ID: 3180W

Total Noticed: 16

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2021 at the address(es) listed below:

Name	Email Address
Craig Scott Keiser	on behalf of Creditor CALIBER HOME LOANS INC. craig.keiser@law.njoag.gov
David L. Stevens	on behalf of Debtor Mary Ann Peterson dstevens@scura.com ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com;eflaim@scura
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jill Manzo	on behalf of Creditor CALIBER HOME LOANS INC. bankruptcy@fskslaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Philip A Kahn	on behalf of Creditor Vanz LLC pkahn@feinsuch.com
Steven P. Kelly	on behalf of Loss Mitigation Caliber Home Loans Inc skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor Caliber Home Loans Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 8